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Riding the e-Payments Wave – From Innovation to Transformation

Nicholas Krischanowsky
BC Provincial Treasury

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“even the smallest wave has the
whole ocean behind it”





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Provincial Treasury

- Government's banker, cash manager and payment broker
- Central point of contact for all government banking services
- Assist programs in implementing electronic banking services



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Citizen-Centred Services

- Easy access to government
- Easy-to-use payment solutions
- Faster, more cost-efficient value-added processes

*Provincial Treasury is government's key enabler
for e-services*

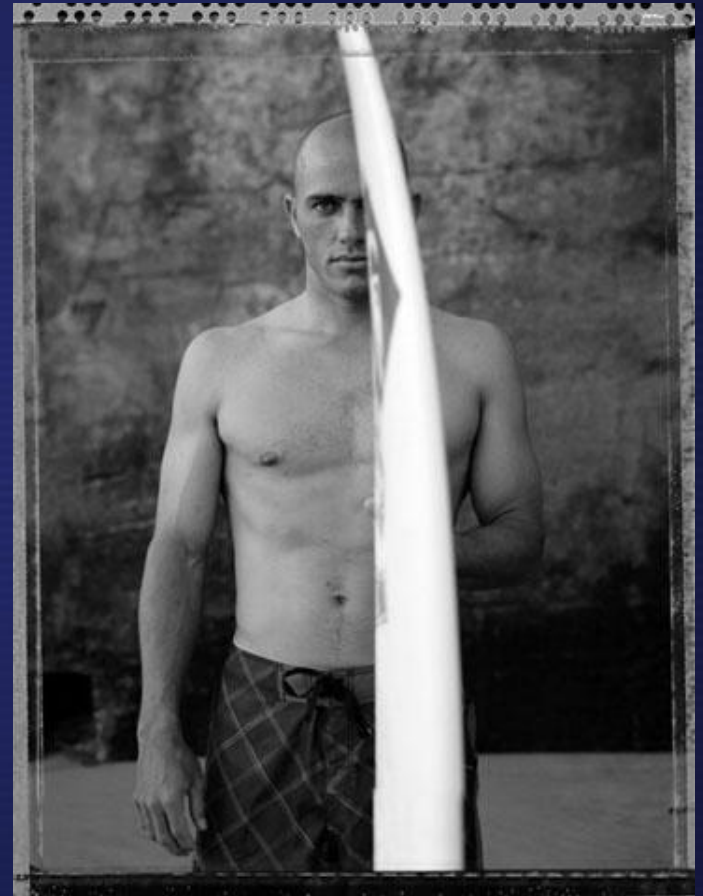


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Today's Presentation

- Early beginnings
- Achieving momentum
- Winning manoeuvres





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Early Beginnings – ‘Surf School’





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Our Vision

- Support government's e-commerce strategy
- Become a shared, central payment broker for government
- Deliver business benefits



Learning to Surf!

- E-payment projects were ad hoc, one-off initiatives
- Few processes defined
- Success required *heroic* effort





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'Catching the Perfect Wave'

- Conditions were ripe!
 - Core Review of public spending
 - Increased outsourcing and privatization
 - Increased public expectations
 - Internet presence

*Government was looking for innovative ways
to deliver services*



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‘Waxing the Board’

- Develop alliances with key agencies
- Remain vendor neutral
- Follow project management methodology
- Deploy pathfinder projects
- Resolve issues quickly; capitalize on lessons learned



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Our First Online Innovation

- The Internet Payments Project (IPP)
 - Enables the public to pay for government services over the Internet
 - Initiated in October 2000
 - Launched early 2001



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Practise Makes Perfect

- 2001 to 2005 - expanded the Internet Payments Project to a multitude of clients
- Achieved concrete results
- Managed risk and delivered benefits



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Achieving Momentum





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Surfing the Wave of Change

- Internet Payments Project matured with development of two business models
 - Full success not achieved on first release
- Maintained a focus to “grow” the business
- Created new products



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Suite of e-Payment Services

- Point of sale – over the counter
- APA – online bill payment
- Web Terminal – staff-assisted
- PAD – automatic withdrawal
- BC Express Pay – online credit card payment facility

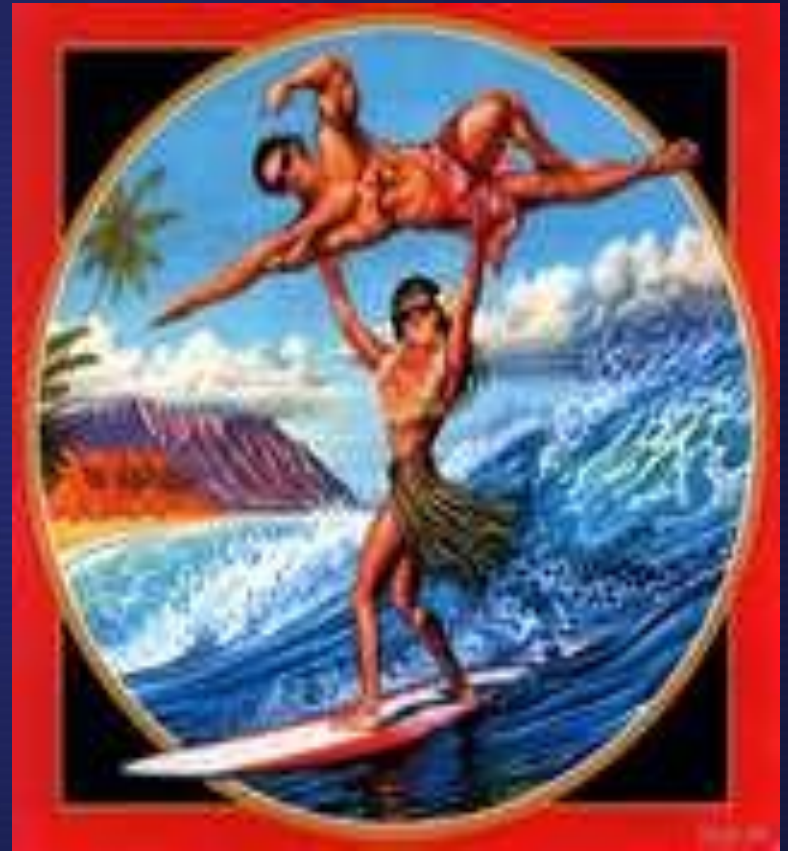


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Our Learning Curve





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Mineral Titles Online Business Model Comparison

Internet Payments Program



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Staking on the Ground

- Prospector on the ground
- Paper application form and fee
- Title issued 30-60 days later; provincial titles map updated within 6 months
- Claim subject to peer review and challenge for a 1-year period



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Staking Online

- Title claim “online” – anywhere, anytime
- Internet-based process (digital map and electronic payment)
- Title secured instantly



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Transformation Results

- Claims acquisition and title maintenance brought into 21st century
- MTO revolutionized mineral exploration in BC by using the Internet, digital mapping and ecommerce



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Provincial Treasury has been on
the road to transforming service
delivery for some time now...



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but transformation of e-service
delivery is never finished!



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'Surf's Up' – Our Latest Innovation





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BC Express Pay

- Next generation of Internet Payments Program
- Generic interface – web service accessible to all government programs
- Common interface to financial institution

Corporate solution for government



BC Express Pay Success

- Criminal Records Review (initial client)
 - Public access to records
 - Purchase and pay electronically
 - In-house workload reduced
 - 10-day process now accomplished in 4 hours

*Citizen response –
“Are you sure this is government?”*



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'Hanging Ten' – Our Next Surfing Adventures!





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Tropical Storm Watch

- Accelerated demand
- Shifting technology
- Higher governance standards



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Accelerated Demand

- We look for joint solutions opportunities
- Explore new technologies to meet client needs:
 - Chip card technology
 - Debit card online
 - Benefit cards for social assistance, etc.



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Shifting Technology

- New products and services
- New service providers with own technical solutions
- In-house capability and expertise



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Higher Governance Standards

- Security managed with financial institutions
- Satisfy Acquirers with compliance standards and reporting
- Canadian Payments Association - regulations and guidelines



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'Winning Manoeuvres'

- Do the 'right' project
- Engage management
- Manage risks - plan for benefits
- Use the right tools
- Collaborate to form powerful teams



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“it’s all about staying on top of the board and having fun along the way!”





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Thank you for attending!

- 'Wave Rider' Nick.Krischanowsky@gov.bc.ca

